

Fill in this information to identify the case:

Debtor 1 Steven R. Szanyi  
Debtor 2 \_\_\_\_\_  
(Spouse if Filing)  
United States Bankruptcy Court for the: Southern District of OH  
(State)  
Case Number 15-54242

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor U.S. Bank Trust National Association, as Trustee  
for Towd Point Master Funding Trust 2015-LM4 Court claim no. (if known): 4-1

Last 4 digits of any number you use to identify  
the debtor's account: 9370

Date of payment change:  
Must be at least 21 days after date of October 1, 2016  
this notice

New total payment: 785.32  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 239.56 New escrow Payment: \$ 247.35

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate \_\_\_\_\_ % New Interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

1. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for Change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New Mortgage Payment: \$ \_\_\_\_\_

Debtor 1

Steven  
First Name

R.  
Middle Name

Szanyi  
Last Name

Case Number (if  
known)

15-54242

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

☒ /s/Steven H. Patterson  
Signature

Date 08/08/2016

Print: Steven H. Patterson (0073452) Title Attorney for Creditor  
First Name Middle Name Last Name

Company Reisenfeld & Associates, LPA-LLC

Address 3962 Red Bank Road  
Number Street

Cincinnati OH 45227  
City State Zip Code

Contact Phone (513) 322 - 7000 Email ohbk@rslegal.com

**CERTIFICATE OF SERVICE**

I certify that on the 8th day of August, 2016, a copy of U.S. Bank Trust National Association, as Trustee for Towd Point Master Funding Trust 2015-LM4's Notice of Mortgage Payment Change was served:

Via the Court's electronic case filing system on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

**Via ECF Mail:**

Laura M Nesbitt, Debtor's Counsel  
laura@nesbittfirm.com

Faye D. English, Bankruptcy Trustee  
notices@ch13columbus.com

U.S. Trustee  
ustpregion09.cb.ecf@usdoj.gov

**Via Regular U.S. Mail, postage prepaid on:**

Steven R. Szanyi  
3983 Poppysead Ct.  
Columbus, OH 43207

r

/s/Steven H. Patterson

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Steven H. Patterson, Esq.

**SPS** SELECT  
Portfolio  
SERVICING, Inc.  
P.O. Box 65250  
Salt Lake City, UT 84165-0250

Phone Number: 800-258-8602  
www.spservicing.com

Account Number: [REDACTED]

Statement Date: 06/24/16

STEVEN R SZANYI  
3983 POPPYSEED COURT  
COLUMBUS OH 43207

**This statement is for informational purposes only.**  
**RE: Important notice regarding your Escrow and your new mortgage payment amount.**

Dear STEVEN R SZANYI:

Select Portfolio Servicing, Inc. (SPS) reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow and the details related to your account.

**1. What is the amount of my new monthly payment?**

TABLE 1	Current Payment (as of last analysis)	New Payment (as of October 01, 2016)	Change
Principal and Interest		\$537.97	
Regular Escrow Payments	\$239.56	\$240.22	\$0.66
Monthly Shortage Payment	\$0.00	\$7.13	\$7.13
<b>Total Payment</b>		<b>\$785.32</b>	

Since you are in active bankruptcy, your new payment amount shown above is the amount due on the payment due date for each month starting on the month following the date you filed your petition. If the trustee is making your mortgage payments directly to SPS, you may need to modify your plan.

**2. Why did the escrow portion of my payment change?**

There are 2 main reasons your escrow account payment may change from year to year.

**A. Regular Escrow Payments** - Changes occur based on the expected property tax or insurance payments that were made this past year. Table 2 shows your payment results this past year.

TABLE 2 Escrowed Item	Prior Year Payments	Current Year Payments	Change
COUNTY TAX	\$2,076.76	\$2,054.58	-\$22.18
HAZARD INS	\$798.00	\$828.00	\$30.00
<b>Total annual Escrow Payments</b>	<b>\$2,874.76</b>	<b>\$2,882.58</b>	<b>\$7.82</b>
<b>Monthly Escrow Payments</b>	<b>\$239.56</b>	<b>\$240.22</b>	<b>\$0.66</b>
<b>Monthly Shortage Payment</b>	<b>\$0.00</b>	<b>\$7.13</b>	<b>\$7.13</b>

**B. Repayment of Escrow Shortage** - Please be advised that this is not an attempt to collect any pre-petition debt, which we have previously claimed on the Proof of Claim. Any shortages used to calculate this analysis do not include any unpaid taxes and/or insurance that we previously filed in the Proof of Claim. In Table 1, the "Regular Escrow Payments" row shows the full escrow payment required, including all escrow elements and the "monthly shortage payments" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage. In Table 2, the "Monthly Escrow Payments" row shows only the escrow elements without any overage/shortage amounts and the "Monthly Shortage Payments" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage. There is a shortage in your escrow account which on the date of this statement is \$85.55. The shortage may be paid in a lump sum or if you elect may be paid over a 12 month period at \$7.13 per month as shown in table 1 above.

Your total shortage is \$85.55 (this is determined by subtracting your bankruptcy escrow amount from the required amount). Your bankruptcy escrow amount is \$943.39, which is the remaining shortage (the amount required to be in your escrow account plus any pre-petition advances) as of the date of filing. Your escrow required amount is \$1,615.07.

STEVEN R SZANYI

Account Number: [REDACTED]

NEW PAYMENT EFFECTIVE DATE: October 01, 2016

**Table 3 -**

The following is an itemization of the disbursements made for taxes and insurance since your last analysis. The Letter E beside an amount indicates that the payment or distribution has not yet occurred but is estimated to occur as shown.

Table 3 Month	Description	Payments		Disbursements		Total Balance
		Estimate	Actual	Estimate	Actual	
History	Beginning Balance					-\$455.21
August		239.56	0.00	0.00	0.00	-455.21
September		239.56	0.00	0.00	0.00	-455.21
October	HAZARD INS	239.56	0.00	798.00	828.00	-1,283.21
November		239.56	0.00	0.00	0.00	-1,283.21
December	COUNTY TAX	239.56	1,049.20	1,038.38	1,027.29	-1,261.30
January		239.56	0.00	0.00	0.00	-1,261.30
February		239.56	0.00	0.00	0.00	-1,261.30
March		239.56	239.56	0.00	0.00	-1,021.74
April		239.56	239.56	0.00	0.00	-782.18
May		239.56	479.12	0.00	0.00	-303.06
June	COUNTY TAX	239.56	1,197.80 E	1,038.38	1,027.29 E	-132.55
July		239.56	239.56 E	0.00	0.00 E	107.01
August		0.00	239.56 E	0.00	0.00 E	346.57
September		0.00	239.56 E	0.00	0.00 E	586.13

Still need more information about your escrow analysis? Please contact us as follows:

- **WEB** - go to [www.spservicing.com](http://www.spservicing.com) for more information about your payments
- **Phone** - Please call us at 800-258-8602. Customer Service Representatives are available as follows:  
Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

**Table 4**

This table shows the current estimate for escrow activity and required balances for each month.

This table shows the projected low balance point used to calculate an escrow reserve shortage repayment or overage.

Table 4 Current	Description	Payments	Disbursements	Balance
		Estimate	Estimate	Required
October	HAZARD INS	240.22	828.00	1,027.29
November		240.22	0.00	1,267.51
December	COUNTY TAX	240.22	1,027.29	480.44 **
January		240.22	0.00	720.66
February		240.22	0.00	960.88
March		240.22	0.00	1,201.10
April		240.22	0.00	1,441.32
May		240.22	0.00	1,681.54
June	COUNTY TAX	240.22	1,027.29	894.47
July		240.22	0.00	1,134.69
August		240.22	0.00	1,374.91
September		240.22	0.00	1,615.13

\*\* Low balance is used to determine escrow surplus or shortage in your escrow account resulting from anticipated disbursements for your property taxes and/or insurance premiums over the coming year. The difference between the projected balance and the minimum required balance will determine whether excess funds (surplus) or deficit funds (shortage) are projected for your escrow account in the coming year.

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